

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
John Anthony Brady
Wendy M. Brady
Debtors

Case No. 13-05822-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: LyndseyPr
Form ID: 3180W

Page 1 of 2
Total Noticed: 27

Date Rcvd: Feb 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2018.

db/jdb +John Anthony Brady, Wendy M. Brady, 30 North Street, Mc Sherrystown, PA 17344-1304
4426967 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4421503 CitiFinancial Services, Inc., P.O. Box 6042, Sioux Falls, SD 57117-6042
4439381 CitiFinancial Servicing LLC, P.O. Box 70919, Charlotte, NC 28272-0919
4456315 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390)
4406482 +Glatco Credit Union, 73 Main Street, Spring Grove, PA 17362-1015
4406485 +KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
4426766 +M & T Bank, c/o KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bkmailbayview@bayviewloanservicing.com Feb 08 2018 19:02:55
Bayview Loan Servicing LLC, 4425 Ponce De Leon Blvd. 5th Floor,
Coral Gables, FL 33146-1837
4909949 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Feb 08 2018 19:02:55
Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,
Coral Gables, Florida 33146, Bayview Loan Servicing, LLC,
4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
4909948 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Feb 08 2018 19:02:55
Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,
Coral Gables, Florida 33146-1837
4406478 +EDI: CAPITALONE.COM Feb 08 2018 18:53:00 Capital One, P O Box 30281,
Salt Lake City, UT 84130-0281
4434938 EDI: CAPITALONE.COM Feb 08 2018 18:53:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
4406479 +EDI: CITICORP.COM Feb 08 2018 18:53:00 Citi Cards/Citibank, P O Box 6241,
Sioux Falls, SD 57117-6241
4406480 EDI: CRFRSTNA.COM Feb 08 2018 18:53:00 Credit First N.A./Firestone, P O Box 81083,
Cleveland, OH 44181
4432268 +EDI: CRFRSTNA.COM Feb 08 2018 18:53:00 Credit First NA, Po Box 818011,
Cleveland, OH 44181-8011
4406483 +EDI: HFC.COM Feb 08 2018 18:53:00 HSBC/Kawaski, P O Box 5253,
Carol Stream, IL 60197-5253
4406484 EDI: IRS.COM Feb 08 2018 18:53:00 Internal Revenue Services,
ATTN: Centralized Insolvency Oper., P O Box 7346, Philadelphia, PA 19101-7346
4406486 +EDI: RESURGENT.COM Feb 08 2018 18:53:00 LVNV Funding, LLC, P O Box 10497,
Greenville, SC 29603-0497
4456314 EDI: RESURGENT.COM Feb 08 2018 18:53:00 LVNV Funding, LLC its successors and assigns as,
assignee of HSBC Receivables, Acquisition Corporation (USA) IV, Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587
4406487 E-mail/Text: camanagement@mtb.com Feb 08 2018 19:02:38 M & T Bank, P O Box 62182,
Baltimore, MD 21264-2182
4406488 +E-mail/Text: unger@members1st.org Feb 08 2018 19:03:02 Members 1st FCU, 5000 Louise Drive,
P O Box 40, Mechanicsburg, PA 17055-0040
4406489 +E-mail/Text: Bankruptcies@nragroup.com Feb 08 2018 19:03:07 National Recovery Agency,
2491 Paxton Street, Harrisburg, PA 17111-1036
4406490 EDI: AGFINANCE.COM Feb 08 2018 18:53:00 One Main Financial, P O Box 183172,
Columbus, OH 43218-3172
4406491 +EDI: AGFINANCE.COM Feb 08 2018 18:53:00 One Main Financial, 6801 Colwell Blvd.,
Irving, TX 75039-3198
4406492 +EDI: SEARS.COM Feb 08 2018 18:53:00 Sears/Citibank, P O Box 6282,
Sioux Falls, SD 57117-6282
4406493 +EDI: RCSDELL.COM Feb 08 2018 18:53:00 Web Bank/DFS, P O Box 81607,
Austin, TX 78708-1607

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4406481 Derek Pollydore, Address unknown
cr* +CitiFinancial Services, Inc., P O Box 6042, Sioux Falls, SD 57117-6042
4406477 ##+Amy Brady, 308 Broadway, Hanover, PA 17331-2504

TOTALS: 1, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0314-1

User: LyndseyPr
Form ID: 3180W

Page 2 of 2
Total Noticed: 27

Date Rcvd: Feb 08, 2018

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 10, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamdl3trustee.com, TWecf@pamdl3trustee.com
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com
John F Goryl on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com
Joshua I Goldman on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com,
bkgroup@kmllawgroup.com
Larry W. Wolf on behalf of Debtor 2 Wendy M. Brady ephillips@larrywwolf.com
Larry W. Wolf on behalf of Debtor 1 John Anthony Brady ephillips@larrywwolf.com
Thomas I Puleo on behalf of Creditor M&T BANK tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1 **John Anthony Brady**
First Name Middle Name Last Name
Debtor 2 **Wendy M. Brady**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:13-bk-05822-HWV**

Social Security number or ITIN **xxx-xx-6347**

EIN **-----**

Social Security number or ITIN **xxx-xx-3648**

EIN **-----**

Order of Discharge**12/15**

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John Anthony Brady

Wendy M. Brady

By the
court:

February 8, 2018

Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: Lyndsey Price, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.